

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 15-27165-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Julius C. Romero  
6606 Riverfront Drive  
Palmyra, NJ 08065

Evelyn Melendez  
6606 Riverfront Drive  
Palmyra, NJ 08065

Social Security No.:

xxx-xx-5432

xxx-xx-5230

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on December 1, 2016.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: December 1, 2016

JJW: bc

James J. Waldron  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Julius C. Romero  
 Evelyn Melendez  
 Debtors

Case No. 15-27165-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 148

Page 1 of 3  
 Total Noticed: 34

Date Rcvd: Dec 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2016.

db/jdb +Julius C. Romero, Evelyn Melendez, 6606 Riverfront Drive, Palmyra, NJ 08065-2158  
 515733483 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733486 Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515922196 +Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407  
 515733507 +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857  
 515733512 +Attorney General of the U.S., Dept. of Justice, RE: Internal Revenue Service,  
 Constitution Ave & 10th Street NW, Washington, DC 20530-0001  
 515733515 +Bureau Of Accounts Control, Bac, Po Box 538, Howell, NJ 07731-0538  
 515733514 +Bureau Of Accounts Control, Po Box 538, Howell, NJ 07731-0538  
 515733525 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 515733518 +Financial Recoveries, 200 East Park Driv, Mount Laurel, NJ 08054-1297  
 515733543 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 515733579 +Jefferson University Hospital, 111 S. 11th St, Philadelphia, PA 19107-4824  
 515733580 Jefferson University Physicians, Physician Business Services, P.O. Box 40089,  
 Philadelphia, PA 19106-0089  
 515733581 +Kennedy University Hosp, P.O. Box 48023, Newark, NJ 07101-4823  
 515733582 Lourdes Cardiology Services, P.O. Box 824699, Philadelphia, PA 19182-4699  
 515855137 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 515733583 Midland Mortgage Co, 999NW Grand Blvd., Suite 100, Oklahoma City, OK 73118-6077  
 515733584 +Midland Mortgage Co., P.O. Box 268959, Oklahoma City, OK 73126-8959  
 515733585 +Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648,  
 Oklahoma City, OK 73126-0648  
 515733586 Palmyra Borough Collector, 20 W. Broad Street, Palmyra, NJ 08065-1697  
 515733587 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
 515733588 +Riverfront at Palmyra Condo Assn, P.O. Box 2992, Warminster, PA 18974-0992  
 515733589 +Simeone & Raynor, LLC, I. Dominic Simeone, Esquire, 1522 Rt. 38,  
 Cherry Hill, NJ 08002-2214  
 515746565 +The Riverfront at Palmyra Condominium Association, c/o Simeone & Raynor, LLC, 1522 Route 38,  
 Cherry Hill, NJ 08002-2214  
 515741275 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,  
 Washington, DC 20410-0002  
 515733590 +United Rev, Po Box 1184, Langhorne, PA 19047-6184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 01 2016 23:06:55 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 01 2016 23:06:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515733516 +E-mail/Text: bknotice@erccollections.com Dec 01 2016 23:06:57 Enhanced Recovery Corp,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 515733517 +E-mail/Text: bknotice@erccollections.com Dec 01 2016 23:06:57 Enhanced Recovery Corp,  
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 515733568 +EDI: GMACFS.COM Dec 01 2016 22:38:00 Gmac, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 515733569 +EDI: IIC9.COM Dec 01 2016 22:38:00 IC System, Po Box 64378, Saint Paul, MN 55164-0378  
 515733571 +EDI: IIC9.COM Dec 01 2016 22:38:00 IC System, Attn: Bankruptcy,  
 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378  
 515733577 EDI: IRS.COM Dec 01 2016 22:38:00 IRS, 1040 Waverly Drive, Holtsville, NY 00501  
 TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +The Riverfront at Palmyra Condominium Association, c/o Simeone & Raynor, LLC, 1522 Route 38,  
 Cherry Hill, NJ 08002-2214  
 515733484\* +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733485\* +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733487\* Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733488\* Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733489\* Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733490\* Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733491\* Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733492\* Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733493\* Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733494\* Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733495\* Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733496\* Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733497\* Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 515733499\* +Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571  
 515733500\* +Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571  
 515733501\* +Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571  
 515733502\* +Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571  
 515733503\* +Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571  
 515733504\* +Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571  
 515733505\* +Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571  
 515733506\* +Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571

District/off: 0312-1

User: admin  
Form ID: 148

Page 2 of 3  
Total Noticed: 34

Date Rcvd: Dec 01, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

515733508\* +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857  
515733509\* +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857  
515733510\* +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857  
515733511\* +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857  
515733513\* +Attorney General of the U.S., Dept. of Justice, RE: Internal Revenue Service,  
Constitution Ave & 10th Street NW, Washington, DC 20530-0001  
515733526\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733527\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733528\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733529\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733530\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733531\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733532\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733533\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733534\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733535\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733536\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733537\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733538\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733539\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733540\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733541\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733542\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
515733519\* +Financial Recoveries, 200 East Park Driv, Mount Laurel, NJ 08054-1297  
515733520\* +Financial Recoveries, 200 East Park Driv, Mount Laurel, NJ 08054-1297  
515733521\* +Financial Recoveries, 200 East Park Driv, Mount Laurel, NJ 08054-1297  
515733522\* +Financial Recoveries, 200 East Park Driv, Mount Laurel, NJ 08054-1297  
515733523\* +Financial Recoveries, 200 East Park Driv, Mount Laurel, NJ 08054-1297  
515733524\* +Financial Recoveries, 200 East Park Driv, Mount Laurel, NJ 08054-1297  
515733544\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733545\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733546\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733547\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733548\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733549\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733550\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733551\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733552\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733553\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733554\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733555\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733556\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733557\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733558\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733559\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733560\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733561\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733562\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733563\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733564\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733565\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733566\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733567\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515733570\* +IC System, Po Box 64378, Saint Paul, MN 55164-0378  
515733572\* +IC System, Attn: Bankruptcy, 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378  
515733573\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 21126,  
Philadelphia, PA 19114)  
515733574\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 21126,  
Philadelphia, PA 19114)  
515733578\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: IRS, 1040 Waverly Drive, Holtsville, NY 00501)  
515733576\* IRS, Attn: Special Procedures, P.O. Box 744, Springfield, NJ 07081-0744  
515733575\* IRS, Attn: Special Procedures, P.O. Box 744, Springfield, NJ 07081-0744  
515733591\* +United Rev, Po Box 1184, Langhorne, PA 19047-6184  
515733498 ##+Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571

TOTALS: 0, \* 82, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin  
Form ID: 148

Page 3 of 3  
Total Noticed: 34

Date Rcvd: Dec 01, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2016

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
I. Dominic Simeone on behalf of Creditor The Riverfront at Palmyra Condominium Association  
dsimeone@srnjlawfirm.com, kraynor@srnjlawfirm.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com

TOTAL: 5